

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF ARKANSAS  
LITTLE ROCK DIVISION**

Debtor(s)

EDGAR & LESLI KIRKDOFFER

Case No. 4:19-13318

**Arkansas Chapter 13 Plan  
(Local Form 13-1)**

Original Plan ☒

Amended Plan ☐

**For an amended plan, all applicable provisions must be repeated from the previous plan(s). Provisions may not be incorporated by reference from previously filed plan(s).**

List below the sections of the plan that have been changed:

State the reason(s) for the amended plan, including any changes of circumstances below. If creditors are to be added, please complete Addendum A as well as file any appropriate amended schedules.

The Amended Plan is filed: ☐ Before confirmation  
☐ After confirmation

**Part 1: Notices**

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable.

**Original plans and amended plans must have matrix(ces) attached or a separate certificate of service should be filed to reflect service in compliance Fed. R. Bankr. P. 2002.**

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a written objection to confirmation with the United States Bankruptcy Court either electronically (if filer is approved for electronic filing) or at the following addresses:

- **For Eastern District cases** (Batesville, Helena, Jonesboro, Little Rock, or Pine Bluff Divisions):  
United States Bankruptcy Court, 300 West 2<sup>nd</sup> Street, Little Rock, AR 72201
- **For Western District cases** (El Dorado, Fayetteville, Fort Smith, Harrison, Hot Springs, or Texarkana Divisions):  
United States Bankruptcy Court, 35 E. Mountain Street, Fayetteville, AR 72701

**The objection should be filed consistent with the following timelines:**

- ☒ **Original plan filed at the time the petition is filed:** Within 14 days after the 341(a) meeting of creditors is concluded.
- ☐ **Original plan filed after the petition is filed or amended plan (only if filed prior to the 341(a) meeting):** Within the later of 14 days after the 341(a) meeting of creditors is concluded or 21 days after the filing of the plan.
- ☐ **Amended plan:** Within 21 days after the filing of the amended plan.

**The court may confirm this plan without further notice if no objection to confirmation is timely filed.**

The following matters may be of particular importance. **Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.4, which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Nonstandard plan provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

## Part 2: Plan Payments and Length of Plan

### 2.1 The debtor(s) will make regular payments to the trustee as follows:

*Inapplicable portions below need not be completed or reproduced.*

**Original plan:** The debtor(s) will pay \$775.00 per month to the trustee. The plan length is 60 months.

### 2.2 Payments shall be made from future income in the following manner:

Name of debtor Edgar Lee Kirkdoffer and Lesli Rebecca Kirkdoffer

☒ Direct pay of entire plan payment or \_\_\_\_\_ (portion of payment) per month.

### 2.3 Income tax refunds.

☐ Debtor(s) will retain income tax refunds received during the plan term and have allocated the refunds in the budget.  
☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.

☒ Debtor(s) will treat income tax refunds as described below. The debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing.

### 2.4 Additional payments.

☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

## Part 3: Treatment of Secured Claims

### 3.1 Adequate Protection Payments.

☐ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

☐ The debtor(s)' plan payment to the trustee will be allocated to pay adequate protection payments to secured creditors as indicated below. The trustee shall be authorized to disburse adequate protection payments upon the filing of an allowed claim by the creditor. Preconfirmation adequate protection payments will be made until the plan is confirmed. Postconfirmation adequate protection payments will be made until administrative fees are paid (including the initial attorney's fee). Payment of adequate protection payments will be limited to funds available.

Creditor and last 4 digits of account number	Collateral	Monthly payment amount	To be paid
Portfolio Recovery	2016 Dodge Ram 1500	\$100.00	<input checked="" type="checkbox"/> Preconfirmation <input type="checkbox"/> Postconfirmation

### 3.2 Maintenance of payments and cure of default (long term-debts, including debts secured by real property that debtor(s) intend to retain).

☐ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, including any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. The debtor(s) will resume payments to the creditors upon completion of the plan, pursuant to the terms of the respective agreements. Any existing arrearage will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated.

The current contractual installment payments for real estate may be increased or decreased, and the plan payment increased, if necessary, based upon information provided by the creditor and upon the absence of objection from the debtor(s) under applicable rules. Unless otherwise ordered by the court, the amounts listed on a filed and allowed proof of claim will control over any contrary amounts listed below as to the current installment payment and arrearage amount. **If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.**

Creditor and last 4 digits of account number	Collateral	Monthly installment payment	Monthly installment payment disbursed by	Estimated arrearage amount	Monthly arrearage payment	Interest rate, if any, for arrearage payment
Home Point	5420 Chateau Conway, AR	\$1145.18	<input checked="" type="checkbox"/> Debtor(s) <input type="checkbox"/> Trustee	n/a	n/a	

	72034					
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**3.3 Secured claims excluded from 11 U.S.C. § 506 (non-506 claims).**

☐ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Claims for which § 506 valuation is applicable. Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.**

☐ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**The remainder of this paragraph will be effective only if there is a check in the box "included" in § 1.1.**

☒ The debtor(s) request that the court determine the value of the collateral securing the claims as listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the collateral securing the claim should be as set out in the column headed *Value of collateral*. For secured claims of governmental units, unless otherwise ordered by the court, the value of the collateral securing the claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below.

Secured claims will be paid the lesser of the amount of the claim or the value of the collateral with interest at the rate stated below. The portion of any allowed claim that exceeds the value will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the claim amounts listed on a filed and allowed proof of claim will control over any contrary amount listed below, except as to value, interest rate and monthly payment. The holder of any claim listed below as having value in the column headed *Value of collateral* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of: (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Creditor and last 4 digits of account number	Collateral	Purchase date	Debt/estimated claim	Value of collateral	Interest rate	Monthly payment	Estimated unsecured amount
Portfolio Recovery	2016 Dodge Ram 1500	11/2015	\$34,800.00	\$34,800.00	5%	\$656.72	

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**3.6 Secured claims not provided treatment.** In the event that a secured claim is filed and allowed that is not provided treatment in the plan, the trustee shall pay such creditor the claim amount *without interest* after this plan in all other respects has been completed.**Part 4: Treatment of Fees and Priority Claims****4.1 General.**

Trustee's fees and all allowed priority claims, including domestic support obligations, will be paid in full without postpetition interest.

**4.2 Trustee's fees.**

The trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

The attorney's fee is subject to approval of the court by separate application. The following has been paid or will be paid if approved by the court:

Amount paid to attorney prior to filing: \$0  
Amount to be paid by the trustee: \$4,000 + \$54 mailing costs  
Total fee requested: \$4,054.00

Upon confirmation, the attorney shall receive an initial fee as provided in the application and approved by the court from funds paid by the debtor(s), after administrative costs have been paid. The remaining fee will be paid at the percentage rate of the total disbursed to creditors each month provided in the application approved by the court.

The initial fee and percentage rate requested in the application are \$1,500 and 25%, respectively.

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

Filed and allowed priority claims (usually tax claims), including without limitation, the following listed below, will be paid in full in accordance with 11 U.S.C. § 1322(a)(2), unless otherwise indicated. For claims filed by governmental units, the categorization of the claim by the creditor (secured, priority, nonpriority unsecured) and amounts shall control over any contrary amounts unless otherwise ordered by the court.

**4.5 Domestic support obligations.**

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6). \*\*\*If joint debtors, indicate which debtor has a domestic support obligation.\*\*\*

**Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims.**

Allowed nonpriority unsecured claims shall be paid at least as much as they would receive if the debtor(s) filed a Chapter 7 case. **Allowed nonpriority unsecured claims shall be paid in full (100%) unless a different treatment is indicated below.** For above median income debtor(s), the distribution to unsecured creditors includes any disposable income pool (monthly disposable income times 60 months) from Form 122C-2, unless the debtor(s) are unable to meet the disposable income pool based on the following circumstances: \_\_\_\_\_

- ☒ A PRORATA dividend, including disposable income pool amounts, if applicable, from funds remaining after payment of all other classes of claims; or  
☐ Other. Please specify \_\_\_\_\_.

**5.2 Special nonpriority unsecured claims and other separately classified nonpriority unsecured claims.**

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

## Part 6: Contracts, Leases, Sales and Postpetition Claims

**6.1 Executory Contracts and Unexpired Leases.**

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

The executory contracts and unexpired leases listed below are assumed or rejected as indicated.

**6.2 Sale of assets.**

☐ **None.** If "None" is checked, the rest of § 6.2 need not be completed or reproduced.

☐ **None.** If "None" is checked, the rest of § 6.3 need not be completed or reproduced.

☒ The following claims are to be paid directly to the creditor by the debtor(s) and not by the trustee. These claims include home mortgage, lease payments, and debts actually being paid by a party other than the debtor(s) (who is liable for the debt) from property that is not property of the estate.

Creditor	Payment to be paid by	Description of property/nature of obligation
Home Point	<input checked="" type="checkbox"/> Debtor(s) <input type="checkbox"/> Other _____	5420 Chateau Conway, AR 72034

**6.4 Postpetition claims.**

☒ **None.** If "None" is checked, the rest of § 6.4 need not be completed or reproduced.

☐ Postpetition claims pursuant to 11 U.S.C. §§ 1305 and 1322(b)(6) may be added to the plan by the debtor(s) and, if the creditor elects to file a proof of claim with respect to the postpetition claim, the claim may be treated as though the claims arose before the commencement of the case, to be paid in full or in part through the plan. Upon completion of the case, any unpaid balance of such claim may be subject to discharge.

## Part 7: Vesting of Property of the Estate

**7.1 Property of the estate will vest in the debtor(s) upon:**

☐ plan confirmation.

☒ entry of discharge.

☐ other: \_\_\_\_\_

## Part 8: Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

**Under Bankruptcy Rule 3015.1(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.**

## Part 9: Signatures

By filing this document, the attorney for the debtor(s) or the debtor(s) themselves, if not represented by an attorney, certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in plan form used in the Eastern and Western Districts of Arkansas, other than any nonstandard provisions included in Part 8.

/s/ Kent Pray

Date July 8, 2019

\_\_\_\_\_  
Signature of Attorney for Debtor(s)

## Addendum A – For Amended Plans

### Listing of Additional Creditors and Claims for Plan Purposes

Note: While additional creditors may be listed on Addendum A, the debtor(s) also must file amended schedules as appropriate.

### **A.1 Prepetition Nonpriority Unsecured Claims.**

The following are creditors with prepetition nonpriority unsecured claims that are added to the plan. These creditors will be provided treatment as described in Part 5.1 of the plan.

### **A.2 Postpetition Nonpriority Unsecured Claims.**

The following are creditors with postpetition nonpriority unsecured claims pursuant to 11 U.S.C. §§ 1305 and 1322(b)(6) that are added to the plan by the debtor(s). The creditors listed below are entitled to participate in the debtor(s)' bankruptcy case at the election of the creditor.

**A creditor may elect to participate in the plan by filing a proof of claim for the postpetition claim. The claim will be treated as though the claim arose before the commencement of the case and will be provided treatment as described in Part 5.1 of the plan. Upon completion of the plan and case, any unpaid balance of such claim may be subject to discharge.**

#### **CERTIFICATE OF MAILING**

I, the undersigned, hereby certify that copies of the foregoing notice and attached Plan have been mailed or provided through ECF to the following:

Legal Division  
Employment Security Div.  
P. O. Box 2981  
Little Rock, AR 72203

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101

Legal Division  
Dept. of Finance & Admin.  
P.O. Box 1272  
Little Rock, AR 72203

U. S. Attorney  
Eastern District  
P. O. Box 1229  
Little Rock, AR 72203

Jack W. Gooding  
Chapter 13 Standing Trustee  
P.O. Box 8202  
Little Rock, AR 72221-8202  
**(ECF)**

Portfolio Recovery, LLC  
300 Spring Bld, Ste 900  
300 S. Spring  
Little Rock, AR 72201

and to all creditors whose names and addresses are set forth below:

Dated: July 8, 2019

\s\ Kent Pray

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Kent Pray, Bar No. 91228  
Christian W. Frank, Bar No. 01219  
PRAY LAW FIRM, P.A.  
P. O. Box 94224  
N. Little Rock, AR 72190  
(501) 771-7733

**Avant**

640 N. Lasalle Dr., Ste. 535  
Chicago, IL 60654

**Baptist Health**

3333 Springhill Dr.  
North Little Rock, AR 72117

**Baptist Health**

PO Box 25748  
Little Rock, AR 72221

**Best Egg**

PO Box 3999  
Saint Joseph, MO 64503

**CACH**

124 W Capitol Ave  
Suite 1900  
Little Rock, AR 72201

**Capital One**

PO Box 60599  
City of Industry, CA 91716-0599

**Cavalry SPV I, LLC as assignee of Synchrony Bank**

500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595

**Collection Service**

PO Box 7545  
Little Rock, AR 72217

**Conway Anesthesiology**

2425 Prince St/Ste 4  
Conway, AR 72034

**Conway Regional Med Center**

PO Box 9665  
Conway, AR 72033

**Credit One**

P. O. Box 60500  
City Of Industry, CA 91716

**Cross River Bank**

885 Teaneck Rd.  
Teaneck, NJ 07666

**Fedloan Servicing**

PO Box 530210  
Atlanta, GA 30353

**Fresh View Solutions**

PO Box 172285  
Denver, CO 80217-2285

**Home Point Financial Corp.**

PO Box 790309  
Saint Louis, MO 63179-0309

**Home Point Financial Corporation**

c/o Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140

**Lending Club**

71 Stevenson/Ste 300  
San Francisco, CA 94105

**LendingClub**

Dept. #34268  
PO Box 39000  
San Francisco, CA 94139

**Lowes**

P.O. Box 530914  
Atlanta, GA 30353-0914

**LVNV Funding, LLC**

Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

**Merrick Bank**

P.O.Box 9201  
Old Bethpage, NY 11804

**Michael Stanton MD**  
PO Box 9201  
Old Bethpage, NY 11804

**MSCB**  
P.O. Box 1567  
Paris, TN 38242

**Portfolio Recovery**  
PO Box 12914  
Norfolk, VA 23541

**PRA Receivables Management, LLC**  
PO Box 41021  
Norfolk, VA 23541

**Radiology Associates**  
PO Box 8802  
Little Rock, AR 72231-8801

**Radiology Consultants**  
P. O. Box 55510  
Little Rock, AR 72215

**SYNCB/Care Credit**  
PO Box 965036  
Orlando, FL 32896

**Synchrony Bank/Belk**  
c/o Midland Credit Mgmt  
P O Box 60578  
Los Angeles, CA 90060-0578

**Velocity Investments**  
P O Box 788  
Wall, NJ 07719

**Vital Recovery Services**  
PO Box 923748  
Norcross, GA 30010-3748

**Walmart**  
P.O.Box 960024  
Orlando, FL 32896-0024

**Webbank/Freshstart**  
6250 Ridgewood Rd  
St Cloud, MN 56303